

**§ 527.36 Disposal and transfer of records.**

ICCOs will—

(a) Dispose of inactive files as required by AR 25-400-2 for file number 210-60a (Check-cashing Privileges).

(b) Ensure that the ICCO is added to the installation out-processing checklist.

(c) Send active dishonored check files directly to the ICCO of the gaining installation when offenders are reassigned before the end of their or their family member's suspension period.

(d) Place incoming individuals on check cashing suspensions, if their existing suspensions have not expired. These individuals will remain on suspension until the suspension expires or an appeal is approved.

**Subpart D—Monthly Dishonored Check Report, RCS: CSCOA-105****§ 527.37 Purpose.**

The Monthly Dishonored Check Report, RCS: CSCOA-105, provides data needed for control and management purposes.

**§ 527.38 Source of data.**

Data for preparation of the report will be obtained from records kept at each installation.

**§ 527.39 Preparation.**

(a) The Monthly Dishonored Check Report will be prepared by the ICCO in the format at figure 4-1 for ICCOs with automated systems. For ICCOs with manual systems, the report need only contain the total number of dishonored checks and total dollar value. Figure 4-1 is preferred. Negative reports are required. Items, such as corrective actions taken, may improve the report as needed.

(b) Statistics for transferred personnel will be dropped by the losing installation and picked up by the gaining installation for suspension purposes.

**§ 527.40 Frequency, routing, and due dates.**

The ICCO will—

(a) Prepare the report monthly.

(b) Send the original report to their MACOM.

(c) Send copy of the report to finance and accounting officer for evaluation (see § 527.14(b)) and ultimate routing to installation commander.

(d) Send copy of the report to the Office of the Director of Finance and Accounting, ATTN: SAFM-FAP-B, Indianapolis, IN 46249-1016, due no later than 15 calendar days (30 days for overseas) after the end of the reporting period.

(e) Provide unit commander with unit dishonored check data.

**§ 527.41 Relinquishing data.**

Data in the Monthly Dishonored Check Report may be provided to banks and credit unions operating on military installations.

**Subpart E—Training****§ 527.42 Ethics and military competence.**

Ethics and military competence are closely related. Poor performance in one area contributes to poor performance in another. Therefore, a major element in personal financial management is ethics. Responsibility, integrity, and high standards of conduct will be stressed. This aspect of responsible financial management is considered a part of leader development and should be included in leadership instruction.

**§ 527.43 Personal financial readiness/soldier money management (PFR/SMM).**

PFR/SMM training will be conducted throughout the Army training system as shown in §§ 527.44 and 527.45.

**§ 527.44 Initial entry training.**

Emphasis during initial entry training will be on prevention of abuse of check-cashing privileges. Recruits will be—

(a) Given overview of basic pay entitlements, DA Form 3686 (JUMPS-Army Leave and Earnings Statement), and maintenance of a checkbook.

(b) Made aware of counseling resources and procedures.

(c) Instructed on their financial responsibilities to themselves, their family members, and their peers.

(d) Made aware of the disciplinary and career consequences of the abuse of check-cashing privileges.

#### § 527.45 Remedial training.

Remedial training is mandatory for checkwriters committing an offense. Emphasis will be on checkbook management skills. This training is a prerequisite for removal from check-cashing suspensions. (See §§ 527.25 through 527.28.) Remedial training will include budget counseling when budget problems exist. After completion of the remedial training the individual will be given a test on checkbook maintenance. The ICCO will require 70% or greater correct responses for passing the test. The individual must be able to demonstrate successful completion of the training and that he/she has the ability to properly maintain a checking account.

(Office Symbol) (Date)  
MEMORANDUM THRU (Installation Check Control Officer)  
FOR (All Installation Check-cashing Facilities)

SUBJECT: Disclaimer of Responsibility

1. Effective this (date) day of (month and year) I, (name), disclaim responsibility for any check issued by the person(s) listed below:

Name \_\_\_\_\_  
SSN \_\_\_\_\_  
Address \_\_\_\_\_  
Relationship \_\_\_\_\_

2. I have advised the individual(s) named above that I have disclaimed responsibility for check(s) presented by them to military check-cashing facilities. I have also advised the above named person(s) that their check-cashing privileges in these facilities may no longer be authorized.

(Signature)  
(SSN)  
(Address)  
(Unit)

NOTE. —This memorandum must be notarized by a licensed notary public prior to submission.

Figure 2-1. Sample of Notice of Disclaimer of Responsibility By Sponsor

(Office Symbol) (Date)  
MEMORANDUM THRU (unit commander of active duty check writer or sponsor, State adjutant general for members of the Army National Guard, or supervisor for civilians)  
FOR (Check writer)  
SUBJECT: Notification of Dishonored Check

1. Reference AR 210-60, Personal Check-cashing Control and Abuse Prevention, dated (date of regulation).

2. Your check(s) in the amount of (\$), dated (date), was/were returned to (name of check-cashing facility) as dishonored.

3. You have 10 calendar days from the date of this letter to make redemption and pay any administrative/service fee. Failure to make full restitution will result in a suspension of your check-cashing privileges. Restitution for the above check(s) must be made by cash, certified check, or money order to (where redemption should be made).

4. If you can furnish proof of bank or other excusable error to the installation check control officer at (installation), your installation check-cashing privileges will be restored immediately. If proof is furnished, this would not be considered an offense, and no record of this transaction will be kept.

NOTE. —MEMORANDUM THRU of address applies when two or more offenses occurred.

Figure 3-1. Sample of Notification of Dishonored Check

(Office Symbol) (Date)  
MEMORANDUM FOR (Check writer)  
SUBJECT: Counseling Statement for Dishonored Check(s)

1. A Notification of Dishonored Check, dated (date), has been received and is given to you in conjunction with this counseling statement. The Notification requires you to perform one of the following:

a. Make restitution.  
b. Furnish proof of bank error or other extenuating circumstances.

2. I have discussed the reason for the dishonored check with you, which is as follows:

3. Several offices are available to provide budgeting or financial assistance. I am/am not scheduling you for this training.

4. Consequences for abusing check-cashing privileges include the following:

a. Suspension of check-cashing privileges.  
b. Letter of reprimand.  
c. Appropriate comments in evaluation reports.  
d. Administrative separation.  
e. Bar to enlistment.  
f. Denial of promotion.  
g. Reduction in grade for inefficiency.

5. These consequences may be avoided by performing the requirements in paragraph 1 above. Subsequent offenses may be dealt with more severely.

(Signature of commander)

Soldier's Comments:

(Signature of check writer)

Figure 3-2. Sample Counseling Statement for Dishonored Check

(Office Symbol) (Date)  
MEMORANDUM THRU (Unit commander of active duty check writer/sponsor, State